Letter from the President

To Our Valued Customers:

As you may recall, in 2012, Western Bank became a wholly owned subsidiary of American National Corporation, a bank holding company headquartered in Omaha, Nebraska. Western Bank has recently made the decision to merge with American National Bank. On September 1, 2015 Western Bank, National Association will become a Division of American National Bank. This transition allows both banks to capitalize on their strengths, accelerate the addition of broader product offerings, and offer a larger direct lending capacity. The transition should be seamless to our customers. You will continue to receive the same great local service you are accustomed to.

This is a time of excitement and optimism for the future of our organization. Western Bank has just celebrated its 100 year anniversary. American National Bank also has a long and successful history dating back over 150 years and is owned by American National Corporation, a holding company with over $3 billion in assets. This longevity and commitment should reassure you that we will continue to be a strong and healthy bank and a strong contributor to our community.

You can learn more about Western Bank at western-bank.com or American National Bank at anbank.com. If you have any questions, please feel free to contact us at 651-290-8100. As always, thank you for your loyalty to Western Bank, a Division of American National Bank. We look forward to serving you for many years to come.

Tony Lemaire
President & CEO
Western Bank
a Division of American National Bank

We have the vision to help you seize opportunities, the heart to feel as passionately about your business as you do, and the strength to build relationships that last. That’s the Western way.
What is the bank’s name?

Western Bank, a Division of American National Bank

Is there anything I need to do now or start planning for?

Your business with Western Bank, now a Division of American National Bank will not change. This merger makes it possible to offer you more direct lending capacity, more technology and more products. You will continue to receive the same great local, personal customer service you are accustomed to. That’s the Western way.

Will customer service numbers or the website/online banking change?

You will continue to contact Western Bank, a Division of American National Bank for all your banking needs.

<table>
<thead>
<tr>
<th>Customer Service:</th>
<th>InfoLine:</th>
<th>Website:</th>
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<tbody>
<tr>
<td>(651) 290-8176</td>
<td>(651) 290-8160</td>
<td>western-bank.com</td>
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<tr>
<td>(800) 219-9894</td>
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Will the merger affect my FDIC deposit insurance coverage?

Deposits will be FDIC insured through American National Bank.

Will banking hours change?

There is no change to our banking hours.

Will my Routing Number change?

Western Bank’s routing number will not change.

Will my account numbers change?

Your Western Bank account numbers will remain the same. Your supply of checks, deposit slips and other items will continue to work and, when it is time for you to re-order supplies, your new checks or deposit slips will reflect the new name.

Can I make deposits or payments to my accounts with Western Bank at American National Bank offices?

Not yet. Until our operating systems are consolidated in the spring of 2016, you should continue to make payments and deposits at a Western Bank office.

Will the terms of my loans change? Will my automatic loan payments be affected?

The terms of any Western Bank business loans will continue as defined in the governing contracts, including your automatic loan payments, which will continue to be governed by Western Bank documentation. Future loan documents will reflect Western Bank, a Division of American National Bank. You will receive information specific to your account(s) at least 30 days prior to any mandatory changes not governed by loan contracts.